

UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

OHIO NATIONAL LIFE ASSURANCE
CORPORATION,

Plaintiff

v.

TRICIA JEAN MURPHY, LYNN ANN
POWERS, MARK ASHLEY WOOD, PENNY
JEAN WOOD, and SANDRA LEE WOOD

Defendants

**CIVIL ACTION NO.
04-40207/FDS**

ANSWER OF SANDRA LEE WOOD

1. The Defendant admits.
2. The Defendant admits.
3. The Defendant admits.
4. The Defendant is without present knowledge therefore neither admits nor denies.
5. The Defendant is without present knowledge therefore neither admits nor denies.
6. The Defendant is without present knowledge therefore neither admits nor denies.
7. The Defendant is without present knowledge therefore neither admits nor denies.
8. The Defendant admits.
9. The Defendant admits.
10. The Defendant admits.

11. The Defendant admits that at one time in the past, Shirley B. Wood listed all her children as beneficiaries of the Contracts, but denies that all of Shirley B. Wood's children were designated as beneficiaries at the relevant time.
12. The Defendant admits.
13. The Defendant denies the date that Ohio National received notice, admits that Ohio National received notice and admits that Shirley B. Wood changed the beneficiary of the Contracts to solely Sandra Lee Wood.
14. The Defendant admits.
15. The Defendant admits.
16. The Defendant admits.
17. The Defendant admits.

Sandra Lee Wood,
By her attorney,

____/s/ Bobby Hazelton_____
Bobby Hazelton (BBO# 635446)
Fletcher, Tilton & Whipple, P.C.
370 Main Street - 12th Floor
Worcester, MA 01608-1779
(508) 798-8621

Dated: January 14, 2005